

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ALABAMA, SOUTHERN DIVISION

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 10/16/05.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Demetrius DuWayne Caldwell 350 Ita Ann Lane Madison, AL 35757	Sabrina Byrd Caldwell 350 Ita Ann Lane Madison, AL 35757
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Case Number: 05-13100-TBB7	Social Security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-0651 xxx-xx-7570
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Attorney for Debtor(s) (name and address): Brian C Bugge PO Box 43856 Birmingham, AL 35243 Telephone number: (205) 251-8066	Bankruptcy Trustee (name and address): Thomas E Reynolds Haskell Slaughter Young & Rediker 1400 Park Place Tower 2001 Park Place No Birmingham, AL 35203 Telephone number: 205 251-1000
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Meeting of Creditors

Date: **November 21, 2005**

Time: **02:00 PM**

Location: **Robert S. Vance Fed Bldg, 1800 5th Ave No, Room 127, Birmingham, AL 35203**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 1/20/06

Deadline to Object to Exemptions:
 Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

1800 5th Avenue North Room 120 Birmingham, AL 35203 Telephone number: 205-714-4000	For the Court:
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For the Court:

Clerk of the Bankruptcy Court: Eligah Dane Clark	
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Hours Open: Monday – Friday 8:00 AM – 4:30 PM	Date: 10/19/05
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EXPLANATIONS

FORM B9A (10/05)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
<p style="text-align: center;">— Refer to Other Side for Important Deadlines and Notices —</p>	

CERTIFICATE OF SERVICEDistrict/off: 1126-2
Case: 05-13100User: claw
Form ID: b9aPage 1 of 2
Total Served: 47

Date Rcvd: Oct 20, 2005

The following entities were served by first class mail on Oct 22, 2005.

db +Demetrius DuWayne Caldwell, 350 Ita Ann Lane, Madison, AL 35757-7428
jdb +Sabrina Byrd Caldwell, 350 Ita Ann Lane, Madison, AL 35757-7428
aty +Brian C Bugge, PO Box 43856, Birmingham, AL 35243-0856
tr +Thomas E Reynolds, Haskell Slaughter Young & Rediker, 1400 Park Place Tower, 2001 Park Place No., Birmingham, AL 35203-2735
smg +Valrey Early, BA Birmingham, 1800 5th Avenue North, Birmingham, AL 35203-2111
4511714 +AFNI, Re: Dish Network, PO Box 3097, Bloomington, IL 61702-3097
4511713 +Acute Community Emergency Services, 5721 West 119th Street, Overland Park, KS 66209-3722
4511715 +Allied Interstate, RE: Sprint, PO Box 9017, Oceanside, NY 11572-9017
4511716 +Aquila Utilities, PO Box 219703, Kansas City, MO 64121-9703
4511717 +Asset Acceptance / Providian, PO Box 2036, Warren, MI 48090-2036
4511718 +Bank Of America, 1422 East Grayson Street / Box 8000, San Antonio, TX 78208-1499
4511719 +Boudreau Associates, 5 Industrial Way, Salem, NH 03079-4890
4511720 +CAC Financial Corp, 2601 NW Expressway, Oklahoma City, OK 73112-7272
4511722 +Car World Loan, 408 Jordan Lane NW, Huntsville, AL 35805-2624
4511723 +Center For Rheumatology, RE: Dr. Thomas Scott, MD, 4330 Wornal Road, # 40, Kansas City, MO 64111-5940
4511724 +Check Into Cash - Huntsville, C/O Check Into Cash - Pelham, 1936 Highway 31 South, Pelham, AL 35244-1141
4511725 +Citi Bank, 12234 N IH 35 SB, Building B, Austin, TX 78753-1705
4511726 +Citifinancial Home Equity, 11436 Cronhill Drive, Suite H, Baltimore, MD 21297
4511727 +Comcast, 2047 Max Luther, Huntsville, AL 35810-3878
4511728 +Comcast Cable - Missouri, 4700 Little Blue Parkway, Independence, MO 64057-8304
4511729 +Consumer Credit Counseling Service, 4500 East Broad Street, Columbus, OH 43213-1360
4511730 +Credit Protection Association, 1355 Noel Road, Suite 2100, Dallas, TX 75240
4511731 +Creditor's Interchange, PO Box 1335, Buffalo, NY 14240-1335
4511732 +Deffenbaugh Waste Management, 8905 Kaw Drive, Kansas City, KS 66111-1729
4511734 +Dr. Sam Kalsnick, Dental Offices, Lee's Summitt, MO 64064
4511735 +Equidata, RE: Comcast Collection, 724 Thimble Shoals Road, Newport News, VA 23606-2574
4511736 +FBCS, RE: Sprint Telecom, 841 East Hunting Park Avenue, Philadelphia, PA 19124-4824
4511737 +General Account Service, RE: Ctr For Rheum Collection, 2024 Swift, N Kansas City, MO 64116-3478
4511738 +Global Payments, RE: Young Champion Collection, 7050 Union Park Court, Midvale, UT 84047-4169
4511739 +Household Finance, RE: Best Buy Account, 2700 Sanders Road, Prospect Heights, IL 60070-2701
4511740 +Huntsville Athletic Club, 3250 Leeman Ferry Road, Huntsville, AL 35801-5388
4511741 +Kansas City Internal Medicine, 6420 Prospect, Suite T101, Kansas City, MO 64132-4100
4511742 +Kansas Department Of Revenue, Missouri Department Of Revenue, PO Box 12005, Topeka, KS 66612-2005
4511744 +LVNV Funding House, PO Box 740281, Houston, TX 77274-0281
4511743 +LabCorp, 1706 North Corrington Avenue, Kansas City, MO 64120-2418
4511745 +Medical Center Of Independence, RE: Kansas Counselors, 17203 East 23rd Street, Independence, MO 64057-1859
4511746 +Midland Collections, RE: Providian Account, 5575 Roscoe Court, San Diego, CA 91823
4511747 +Missouri Gas Energy, PO Box 219255, Kansas City, MO 64121-9255
4511749 +Redstone Federal Credit Union, 220 Wynn Drive NW, Huntsville, AL 35893-0001
4511750 +Saxon Home Mortgage, 4708 Mercantile Drive North, Fort Worth, TX 76137-3605
4511751 +Saxon Mortgage, 5420 Northeast Sunshine Drive, Lee's Summitt, MO 64064-2482
4511752 +Sherman Acquisitions, RE: Best Buy / HH Bank, PO Box 10584, Greenville, SC 29603-0584
4511753 +United Consumers Credit Union, 2326 South Savage, Independence, MO 64055-1666
4511754 +XACT, RE: Balls Hen House Market, 151 West Burnsville Parkway ST, Burnsville, MN 55337-2524

The following entities were served by electronic transmission on Oct 21, 2005 and receipt of the transmission was confirmed on:

tr +EDI: QTEREYNOLDS.COM Oct 21 2005 10:53:00 Thomas E Reynolds, Haskell Slaughter Young & Rediker, 1400 Park Place Tower, 2001 Park Place No., Birmingham, AL 35203-2735
4511718 +EDI: BANKAMER2.COM Oct 21 2005 10:53:00 Bank Of America, 1422 East Grayson Street / Box 8000, San Antonio, TX 78208-1499
4511721 +EDI: CAPITALONE.COM Oct 21 2005 10:53:00 Capital One Bank, PO Box 85015, Richmond, VA 23285-5015
4511733 +EDI: ESSL.COM Oct 21 2005 10:53:00 Dish Network / EchoStar, 5701 South Santa Fe Drive, Littleton, CO 80120-1813
4511739 +EDI: HFC.COM Oct 21 2005 10:53:00 Household Finance, RE: Best Buy Account, 2700 Sanders Road, Prospect Heights, IL 60070-2701
4511748 +EDI: PROVID.COM Oct 21 2005 10:53:00 Providian, PO Box 660487, Dallas, TX 75266-0487
TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 1126-2
Case: 05-13100

User: claw
Form ID: b9a

Page 2 of 2
Total Served: 47

Date Rcvd: Oct 20, 2005

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 22, 2005

Signature:

